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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/671,424	09/27/2000	Michael L. Grandcolas	CITI0209/196411	5925
27510	7590	05/02/2006	EXAMINER	
KILPATRICK STOCKTON LLP			COLBERT, ELLA	
607 14TH STREET, N.W.			ART UNIT	
WASHINGTON, DC 20005			PAPER NUMBER	
			3624	

DATE MAILED: 05/02/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	<b>Application No.</b> 09/671,424	<b>Applicant(s)</b> GRANDCOLAS ET AL.	
	<b>Examiner</b> Ella Colbert	<b>Art Unit</b> 3624	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --**  
**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

- 1) ☒ Responsive to communication(s) filed on 15 February 2006.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

- 4) ☒ Claim(s) 1,2,11-27 and 36-52 is/are pending in the application.
- 4a) Of the above claim(s) 1,2,11-27 and 36-50 is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 51 and 52 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

#### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)  | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                                   | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)             |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____  |

### **DETAILED ACTION**

1. Claims 1, 2, 11-27, and 36-52 are pending. Claims 1, 2, 11-27, and 36 have been withdrawn in this communication filed 2/15/06 entered as Response After Non-Final Action (Miscellaneous Communication to Applicant).
2. Applicants' have elected Group II, claims 51 and 52 with traverse in response to the Election/Restriction entered 11/02/05. The response to the traversal will be addressed in the "Response to Traversal" section of this communication.

### ***Claim Rejections - 35 USC § 103***

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 51 and 52 are rejected under 35 U.S.C. 103(a) as being unpatentable over (US 6,539,361) Richards et al, hereafter Richards.

As per claim 51, Richards discloses, A platform-independent method for configuring a self-service financial transaction device in a global communications network having a plurality of nodes interconnected with communication lines, comprising: receiving a session request from a user using a transaction card at an interactive interface to access said self-service financial transaction device and ascertaining from the transaction card a status of the user as a customer or non-customer and a status of the user as a local or international user (col. 11, line 46-col.

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13, line 54, col. 14, line 15-22 and line 56-col. 15, line 65 and col. 16, lines 17-50); selectively associating said session request with pre-stored parameters for configuring a standardized user specific interactive interface, wherein said parameters consist at least in part of a set of parameters for determining financial application functions to be offered to the user based on the status of the user as a customer or non-customer and a set of parameters for determining language application functions to be offered to the user based on the status of the user as a local or international user (col. 16, lines 10-67 and col. 17, line 1-col. 18, line 4); and displaying said standardized customer-specific interactive interface to provide said user with the offering of financial application functions depending on the status of the user as a customer or non-customer and language application functions depending on the status of the user as a local or international user (col. 22, line 30-col. 23, line 52, col. 24, lines 9-21 and line 46-col. 25, line 40). It is noted that this claim requires only one of the recited elements. – The elements are customer or non-customer and local or international user. Richards did not expressly disclose “ascertaining from the transaction card a status of the user as a customer or non-customer and a status of the user as a local or international user. However, Richards does disclose a touch screen which includes an icon which indicates in one or more languages that to commence a transaction the user should touch the screen –col. 11, lines 46-49 and the card reader reading the card data – col. 12, line 33-37. This is interpreted as determining the status of the user as a customer or a non-customer and a local or international user.

As per claim 52, Richards discloses, A platform-independent method for configuring a self-service financial transaction device in a global communications network having a plurality of nodes interconnected with communication lines, comprising: receiving a session request from a user using a transaction card at an interactive interface to access said self-service financial transaction device and ascertaining from the transaction card a status of the user as a customer or non-customer and a status of the user as a vision impaired or vision unimpaired user (col. 11, line 46-col. 13, line 54, col. 14, line 15-22 and line 56-col. 15, line 65, col. 16, lines 17-50, and col. 35, lines 13-29); selectively associating said session request with pre-stored parameters for configuring a standardized user specific interactive interface, wherein said parameters consist at least in part of a set of parameters for determining financial application functions to be offered to the user based on the status of the user as a customer or non-customer and a set of parameters for determining language application functions to be offered to the user based on the status of the user as a vision impaired or vision unimpaired user (col. 16, lines 10-67 and col. 17, line 1-col. 18, line 4); and displaying said standardized customer-specific interactive interface to provide said user with the offering of financial application functions depending on the status of the user as a customer or non-customer and language application functions depending on the status of the user as a vision impaired or vision unimpaired user (col. 22, line 30-col. 23; line 52, col. 24, lines 9-21 and line 47-col. 25, line 40). It is noted that this claim requires only one of the recited elements. – The elements are customer or non-customer and vision impaired or vision unimpaired user. Richards did not expressly

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disclose “ascertaining from the transaction card a status of the user as a customer or non-customer and a status of the user as a vision impaired or vision unimpaired user. However, Richards does disclose a touch screen which includes an icon which indicates that to commence a transaction the user should touch the screen –col. 11, lines 46-49 and the card reader reading the card data – col. 12, line 33-37. This is interpreted as determining the status of the user as a customer or a non-customer. Richards in col. 7, line 16-18 – “Alternative embodiments of the invention may include other output devices such as audio speakers” which indicates that a person who is visually impaired can use the ATM machine.

### **Response to Traversal**

5. Applicants’ election with traverse of Group II, claims 51 and 52 in the reply filed on 11/02/05 is acknowledged. The traversal is on the ground(s) that searching each of the groups would not prove unduly burdensome. This is not found persuasive because Group I, claims 1, 2, 11-27, and 36-50 are directed to configuring a self-service financial transaction device classified in class 705, subclass 44 and Group II claims 51 and 52 are directed to receiving a session request with pre-stored parameters, and displaying the standardized customer-specific interactive interface, classified in class 705, subclass 35. Group I requires a different search from Group II as shown by their different subclasses.

The requirement is still deemed proper and is therefore made FINAL.

### **Conclusion**

6. The prior art made of record and not relied upon is considered pertinent to applicants' disclosure.

Jennings et al (US 5,794,218) disclosed an automated multilingual system for performing financial transactions.

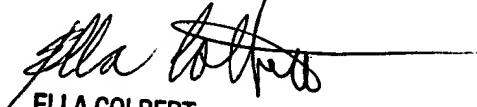
### **Inquiries**

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ella Colbert whose telephone number is 571-272-6741. The examiner can normally be reached on Tuesday-Thursday, 6:30AM-4:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on 571-272-6747. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

May 01, 2006

  
ELLA COLBERT  
PRIMARY EXAMINER